

(Official Form 1) (12/03)

FORM B1	<div style="border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto; margin-bottom: 5px;">34</div> United States Bankruptcy Court Eastern District of California	Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Vonschoech, Sara M.		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 6447		Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): 321 27th Street, Apt #3 Sacramento, CA 95816		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Sacramento		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):		

Information Regarding the Debtor (Check the Applicable Boxes)**Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- | | |
|---|---|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Stockbroker |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____ | <input type="checkbox"/> Clearing Bank |

**Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed** (Check one box)

- | | | |
|---|-------------------------------------|-------------------------------------|
| <input checked="" type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9 | <input type="checkbox"/> Chapter 12 | |
| <input type="checkbox"/> | | |

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)
Must attach signed _____ for the court's consideration
certifying that the d
Rule 1006(b). See

Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there are no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

More than
\$100 million**04-28128-B-7****DEBTOR: SARA VONSCHOECH****DEBTOR'S ATTY: M. O'NEAL****JUDGE: HON. J. MCKEAG****TRUSTEE: J. ROBERTS****341 MEETING (Tentative Setting):****9/17/04, 10:00 AM - usb****Official meeting notice to be mailed****CHAPTER: 7 COUNTY: SACRAMENTO****FILED 8/10/04 - 10:02 AM****RELIEF ORDERED****CLERK, U.S. BANKRUPTCY COURT****EASTERN DISTRICT OF CALIFORNIA****RECEIPT NO: 2-4-013822 \$209 nkrs**

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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Sara M. Vonschoech

Location

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Where Filed:

NONE

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Exhibit A****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Sara Vonschoech
Signature of DebtorX _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

7-29-04

Date

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

((To be completed if debtor is an individual whose debts are primarily consumer debts))

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X Michael E. O'Neal 7/29/04
Signature of Attorney for Debtor(s) Date**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer_____
Social Security Number (Required by 11 U.S.C. § 110(c).)_____
Address_____
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____
Signature of Bankruptcy Petition Preparer_____
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual_____
Printed Name of Authorized Individual_____
Title of Authorized Individual_____
Date

FORM B6 - Cont.
(6/90)

United States Bankruptcy Court

Eastern District of California

Sara M. Vonschoech

In re

Debtor

Case No.

(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	4	\$ 17,479.00		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 17,451.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 1,300.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	4		\$ 20,265.13	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,884.90
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,061.00
Total Number of Sheets in ALL Schedules ▶		17			
Total Assets ▶			17,479.00		
Total Liabilities ▶				39,016.13	

FORM B6A
(10/89)

Sara M. Vonschoech

In re

Debtor

Case No.

(if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
Total ▶			0.00	

(Report also on Summary of Schedules)

FORM B6B

(10/89)

Sara M. Vonschoech

In re _____

Debtor

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash In Debtor's Possession		18.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account #557796447 Golden One Credit Union P.O. Box 15966 Sacramento, CA 95852		30.00
		Savings Account #557796447 Golden One Credit Union P.O. Box 15966 Sacramento, CA 95852		800.00
		Savings Account #23828L Big Valley Credit Union 3111 Wissemann Drive Sacramento, CA 95826		2,200.00

FORM B6B
(10/89)

Sara M. Vonschoech

In re _____

Debtor

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit, Landlord Joice Abber 880 Darren Way San Fransisco, CA 94127		625.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods, See Attached List In Debtor's Possession		119.00
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing In Debtor's Possession		50.00
7. Furs and jewelry.		Misc. Costume Jewelry In Debtor's Possession		95.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		California PERS Plan #557796447		6,217.00

FORM B6B
(10/89)

Sara M. Vonschoech

In re _____

Debtor

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		California PERS Employer Services P.O. Box 942709 Sacramento, CA 94229-2709		
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			

FORM B6B
(10/89)

Sara M. Vonschoech

In re _____

Debtor

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Nissan Centra GX 4D, mileage 35000 In Debtor's Possession		7,325.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			
<div style="display: flex; justify-content: space-between; align-items: center;"> 0 — continuation sheets attached Total ▶ </div>				\$ 17,479.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)

In re: Vonschoech, Sara

Case No.

Attachment to Schedule B no. 4
Household Goods List**Living Room**

Couch & Loveseat	\$5.00
Chair	\$10.00
End Tables	\$1.00
Entertainment Center	\$20.00
Lamp(s) x2	\$1.00

Dining Room

Table & Chairs	\$15.00
China Cabinet	\$0.00

Kitchen

Refrigerator	\$0.00
Range	\$0.00
Microwave	\$5.00
Kitchen Table & Chairs	\$0.00

Family Room

Couch	\$0.00
Chair	\$0.00
Coffee Table	\$0.00
End Table(s)	\$0.00

Laundry/Utility Room

Washer	\$0.00
Dryer	\$0.00
Freezer	\$0.00
Refrigerator	\$0.00

Bedroom #1

Bed	\$10.00
Dresser	\$25.00
Night Stand(s)	\$2.00
Lamp(s)	\$0.00
Desk	\$0.00

Column Sub Total

\$94.00

Bedroom #2

Bed	\$0.00
Dresser	\$0.00
Night Stand(s)	\$0.00
Lamp(s)	\$0.00

Bedroom #3

Bed	\$0.00
Desk	\$0.00
Night Stand(s)	\$0.00
Lamp(s)	\$0.00

Electronics

TV	\$10.00
VCR	\$5.00
Stereo	\$10.00
Camera	\$0.00
Camcorder	\$0.00
Computer	\$0.00

Garage

Tools (hand and power)	\$0.00
Lawn Equipment	\$0.00
Other	\$0.00

Patio and/or Deck

BBQ Grill	\$0.00
Patio Furniture	\$0.00

OthersDVD

Column Sub Total

\$25.00

Total**\$119.00**

FORM B6C
(6/90)

Sara M. Vonschoech

In re _____
DebtorCase No _____
(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

☐ 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Cash	C.C.P. 703.140(b)(5)	18.00	18.00
Clothing	C.C.P. 703.140(b)(3)	50.00	50.00
Checking Account #557796447	C.C.P. 703.140(b)(5)	30.00	30.00
Savings Account #557796447	C.C.P. 703.140(b)(5)	800.00	800.00
Security Deposit, Landlord	C.C.P. 703.140(b)(5)	625.00	625.00
Household Goods, See Attached List	C.C.P. 703.140(b)(3)	119.00	119.00
Misc. Costume Jewelry	C.C.P. 703.140(b)(4)	95.00	95.00
California PERS Plan #557796447	C.C.P. 703.140(b)(10)(E)	6,217.00	6,217.00
2003 Nissan Centra GX 4D, mileage 35000	C.C.P. 703.140(b)(2)	0.00	7,325.00
Savings Account #23828L	C.C.P. 703.140(b)(5)	2,200.00	2,200.00

Form B6D
(12/03)In re Sara M. Vonschoech,

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 23828L8 Big Valley Credit Union 3111 Wissemann Drive Sacramento, CA 95826			Incurred: 2004 Lien: PMSI Security: 2003 Nissan Centra GX 4D, mileage 35000 VALUE \$ 7,325.00				15,000.00	7,675.00
ACCOUNT NO. 23828L Big Valley Credit Union 3111 Wissemann Drive Sacramento, CA 95826			Incurred: 2003 Lien: PMSI Security: Big Valley Credit Union Savings Account #23828L VALUE \$ 2,200.00				2,451.00	251.00
ACCOUNT NO. VALUE \$								
ACCOUNT NO. VALUE \$								

0 continuation sheets attached

Subtotal > \$ 17,451.00
(Total of this page)
Total > \$ 17,451.00
(Use only on last page)

(Report total also on Summary of Schedules)

Form B6E
(12/03)In re Sara M. Vonschoech
DebtorCase No. _____
(if known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Form B6E - Cont.
(12/03)

Sara M. Vonschoech

In re _____

Debtor

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes & Debts to Governments

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 557796447 Internal Revenue Service Insolvency Unit 4330 Watt Avenue, SA5357 Sacramento, CA 95821			Incurred: 2002 Consideration: Federal Taxes for 2002				600.00	600.00
ACCOUNT NO. 557796447 Internal Revenue Service Insolvency Unit 4330 Watt Avenue, SA5357 Sacramento, CA 95821			Incurred: 2001 Consideration: Federal Taxes for 2001				700.00	700.00
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors
Holding Priority Claims

Subtotal	\$	1,300.00
(Total of this page)		
Total	\$	1,300.00

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

Form B6F (12/03)

In re Sara M. Vonschoech
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 284 Airtouch Cellular 26935 Northwestern Southfield, MI 48034		Incurred: 1999 Consideration: Phone services				252.00
ACCOUNT NO. 284 Airtouch Cellular c/o Progressive 5924 E. Los Angeles Ave., Ste P Simi Valley, CA 93063		Incurred: 1999 Consideration: Collections For Airtouch Cellular				Notice Only
ACCOUNT NO. 2994005201 Arcadia Financial Ltd. c/o Cavalry Investments P.O. Box 27288 Tempe, AZ 85285-7288		Incurred: 1996 Consideration: Collections For Arcadia Financial Ltd.				Notice Only
ACCOUNT NO. 2994005201 Arcadia Financial Ltd. P.O. Box 1472 Minneapolis, MN 55440-1472		Incurred: 1996 Consideration: Deficiency Balance				10,700.00
<div style="display: flex; justify-content: space-between;"> 3 continuation sheets attached <div> Subtotal > (Total of this page) Total > (Use only on last page) </div> </div>						\$ 10,952.00 \$

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

Sara M. Vonschoech

In re _____
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 412174166533 Capital One P.O. Box 85522 Richmond, VA 23285		Incurred: 2000 Consideration: Credit Card Debt				906.00
ACCOUNT NO. 466 Cingular Wireless c/o American Agencies 230 S. Euclid Anaheim, CA 92802		Incurred: 2001 Consideration: Collection				Notice Only
ACCOUNT NO. 1CCCNEW0521 Citizens Communications 3124 Stockton Hill Rd. Kingman, AZ 86401		Incurred: 2001 Consideration: Phone services				713.00
ACCOUNT NO. 1CCCNEW0521 Citizens Communications c/o Grant Merchantile Agency P.O. Box 658 Oakhurst, CA 93644		Incurred: 2001 Consideration: Collections For Citizens Communications				Notice Only
ACCOUNT NO. Unknown City of Sacramento Ambulance Service P.O. Box 231 Sacramento, CA 95812		Incurred: 1998 Consideration: Fees				518.00
Subtotal > (Total of this page) Total > (Use only on last page of the completed Schedule F.)						\$ 2,137.00 \$

Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

Sara M. Vonschoech

In re _____

Debtor

Case No. _____

(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 557796447 Internal Revenue Service Insolvency Unit 4330 Watt Avenue, SA5357 Sacramento, CA 95821		Incurred: 2000 Consideration: Federal Taxes for 2000				400.00
ACCOUNT NO. 466 PacBell/Cingular Wireless Attn: Bankruptcy Dept. 5407 Andrews Hwy. Midland, TX 79706		Incurred: 2001 Consideration: Cellular Services				1,243.00
ACCOUNT NO. 9009142788 RNB-Target 3901 West 53rd Street Sioux Falls, SD 57106-4216		Incurred: 2002 Consideration: Credit Card Debt, Master Card				312.00
ACCOUNT NO. 9009142788 RNB-Target c/o Portfolio Recovery P.O. Box 12914 Norfolk, VA 23541		Incurred: 2002 Consideration: Collections For RNB-Target				Notice Only
ACCOUNT NO. MT-67587 Sacramento Bail Bonds, INC 916 8th Street Sacramento, CA 85934		Incurred: 1999 Consideration: Bail Bond Debt				4,246.13

Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal >	\$ 6,201.13
(Total of this page)	
Total >	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.
(12/03)

Sara M. Vonschoech

In re _____
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5227313 Sears Bankruptcy Recovery Dept. P.O. Box 7901 Des Moines, IA 50322		Incurred: 2001 Consideration: Credit Card Debt, Master Card				505.00
ACCOUNT NO. 5227313 Sears c/o Portfolio Recovery P.O. Box 12914 Norfolk, VA 23541		Incurred: 2001 Consideration: Collections For Sears				Notice Only
ACCOUNT NO. 200487 Sprint 6391 Sprint Parkway Overland Park, KS 662251-6100		Incurred: 2003 Consideration: Phone services				218.00
ACCOUNT NO. 200487 Sprint c/o AFNI P.O. Box 3427 Bloomington, IL 61702		Incurred: 2003 Consideration: Collections For Sprint				Notice Only
ACCOUNT NO. 1602066784890 Verizon Wireless P.O. Box 4001 Inglewood, CA 90313-4001		Incurred: 1999 Consideration: Phone services				252.00

Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal >	\$	975.00
(Total of this page)		
Total >	\$	20,265.13

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

FORM B6G
(10/89)

Sara M. Vonschoech

In re _____
DebtorCase No. _____
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

FORM B6H
(6/90)

Sara M. Vonschoech

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Conrad Vonschoech 1234 Weller Street Sacramento, CA 95826</p>	<p>Big Valley Credit Union 3111 Wissemann Drive Sacramento, CA 95826</p>

Form B61
12/03

Sara M. Vonschoech

In re _____,
DebtorCase No. _____
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP No dependents	AGE
Employment: Occupation	DEBTOR Motor Vehicle Field Rep	SPOUSE
Name of Employer	DMV State of California	
How long employed	2004	
Address of Employer	4700 Broadway	N.A.
	Sacramento, CA 95820	

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

DEBTOR

SPOUSE

\$ 1,976.00 \$ N.A.

Estimated monthly overtime

\$ 0.00 \$ N.A.

SUBTOTAL

\$ 1,976.00 \$ N.A.

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 83.34 \$ N.A.

b. Insurance

\$ 0.00 \$ N.A.

c. Union Dues

\$ 7.76 \$ N.A.

d. Other (Specify: _____)

\$ 0.00 \$ N.A.

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 91.10 \$ N.A.

TOTAL NET MONTHLY TAKE HOME PAY

\$ 1,884.90 \$ N.A.

Regular income from operation of business or profession or farm
(attach detailed statement)

\$ 0.00 \$ N.A.

Income from real property

\$ 0.00 \$ N.A.

Interest and dividends

\$ 0.00 \$ N.A.

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

\$ 0.00 \$ N.A.

Social security or other government assistance
(Specify) _____

\$ 0.00 \$ N.A.

Pension or retirement income

\$ 0.00 \$ N.A.

Other monthly income

\$ 0.00 \$ N.A.

(Specify) _____

\$ 0.00 \$ N.A.

TOTAL MONTHLY INCOME

\$ 1,884.90 \$ N.A.

TOTAL COMBINED MONTHLY INCOME \$ 1,884.90

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM B6J
(6/90)

Sara M. Vonschoech

In re _____, Debtor

Case No. _____ (If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	625.00
Are real estate taxes included? Yes _____ No <u>✓</u>		
Is property insurance included? Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel	\$	0.00
Water and sewer	\$	0.00
Telephone	\$	20.90
Other <u>cell phone</u>	\$	55.00
Home maintenance (Repairs and upkeep)	\$	0.00
Food	\$	400.00
Clothing	\$	50.00
Laundry and dry cleaning	\$	50.00
Medical and dental expenses	\$	0.00
Transportation (not including car payments)	\$	300.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	190.00
Other _____	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	0.00
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	255.10
Other <u>cable</u>	\$	15.00
Other _____	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other _____	\$	0.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 2,061.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	N.A.
B. Total projected monthly expenses	\$	N.A.
C. Excess income (A minus B)	\$	N.A.
D. Total amount to be paid into plan each _____ (interval)	\$	N.A.

Official Form 6-Cont.
(12/03)

In re Sara M. Vonschoech
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18
sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date 7-29-04

Signature Sara Vonschoech
Debtor

Date _____

Signature Not Applicable
(Joint Debtor, if any)

[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____
(Required by 11 U.S.C. § 110(c).)

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

☒ Signature of Bankruptcy Petition Preparer _____

_____ Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Form 7
(12/03)

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

In Re Sara M. Vonschoech

(Name)

Debtor

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

2004	\$15,372.35	Westate=\$ 2,611.00, DMV=\$5,203.96, Sacramento School Dist.=\$6,914.59
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2003	\$26,873.62	Westate=\$ 7419.00, Sacramento School Dist.=\$16,157.00, Child Abuse Counsel of Sacramento=\$3,297.62
2002	\$21,933.62	Westate=\$5,484.54, Sacramento School Dist.=\$16,449.06

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to Creditors

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Big Valley Credit Union 3111 Wissemann Drive Sacramento, CA 95826	Monthly X3	255.10	15,000.00

None ☒ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
--	----------------------	-------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR
AGENCY AND LOCATIONSTATUS OR
DISPOSITION

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
PERSON FOR WHOSE BENEFIT
PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION AND
VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
CREDITOR OR SELLER

DATE OF REPOSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND
VALUE OF PROPERTY

6. Assignments and Receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
CUSTODIAN

NAME AND LOCATION
OF COURT CASE TITLE
& NUMBER

DATE OF
ORDER

DESCRIPTION AND
VALUE OF PROPERTY

7. Gifts

- None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	---	--------------

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Michael O'Neal, ESQ American Attorney Center 1565 River Park Drive, Suite A Sacramento, CA 95815	5-17-2004	\$800.00

10. Other transfers

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	--

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

AMOUNT AND
DATE OF SALE
OR CLOSING

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF BANK
OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF
THOSE WITH ACCESS TO BOX
OR DEPOSITORY

DESCRIPTION OF
CONTENTS

DATE OF
TRANSFER OR
SURRENDER, IF ANY

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE
OF
SETOFF

AMOUNT
OF
SETOFF

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND
ADDRESS OF OWNER

DESCRIPTION AND
VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

☐

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

7504 McMullen Way
Sacramento, CA 95828

1999-2003

16. Spouses and Former Spouses

None

☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

☒

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME
AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

☒

SITE NAME
AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None
☒

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	-----------------------

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None
☒

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	----------------------------	---------	--------------------	-------------------------------

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None
☒

NAME	ADDRESS
------	---------

[Questions 19 - 25 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

7-29-04

Signature
of Debtor


SARA M. VONSCHOECH

Form B8 (Official Form 8)
(12/03)**Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**
UNITED STATES BANKRUPTCY COURT
Eastern District of CaliforniaIn re Sara M. Vonschoech,
DebtorCase No. _____
Chapter Chapter 7**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property	Creditor's name
NONE	

*b. Property to Be Retained.**[Check any applicable statement.]*

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Property will be retained, original debt will be kept current
2003 Nissan Centra GX 4D, ... Loan	Big Valley Credit Union Big Valley Credit Union	✓ X			✓ X

Date: 7-29-04

Sara Vonschoech
Signature of Debtor SARA M. VONSCHOECH

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
Eastern District of California

In re Sara M. Vonschoech
Debtor

Case No. _____

Chapter 7

DISCLOSURE OF COMPENSATION -- Rule 2016 (b)

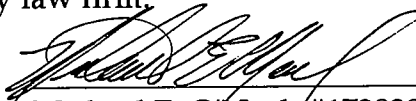
1. Pursuant to 11 U.S.C. §329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is \$800.00.

2. The source of the compensation paid, or to be paid to me was the debtor.

3. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

Date 7/29/04

Signature


Michael E. O'Neal, #172829

Airtouch Cellular
26935 Northwestern
Southfield, MI 48034

Airtouch Cellular
c/o Progressive
5924 E. Los Angeles Ave., Ste P
Simi Valley, CA 93063

Arcadia Financial Ltd.
c/o Cavalry Investments
P.O. Box 27288
Tempe, AZ 85285-7288

Arcadia Financial Ltd.
P.O. Box 1472
Minneapolis, MN 55440-1472

Big Valley Credit Union
3111 Wissemann Drive
Sacramento, CA 95826

Capital One
P.O. Box 85522
Richmond, VA 23285

Cingular Wireless
c/o American Agencies
230 S. Euclid
Anaheim, CA 92802

Citizens Communications
3124 Stockton Hill Rd.
Kingman, AZ 86401

Citizens Communications
c/o Grant Merchantile Agency
P.O. Box 658
Oakhurst, CA 93644

City of Sacramento
Ambulance Service
P.O. Box 231
Sacramento, CA 95812

Internal Revenue Service
Insolvency Unit
4330 Watt Avenue, SA5357
Sacramento, CA 95821

PacBell/Cingular Wireless
Attn: Bankruptcy Dept.
5407 Andrews Hwy.
Midland, TX 79706

RNB-Target
3901 West 53rd Street
Sioux Falls, SD 57106-4216

RNB-Target
c/o Portfolio Recovery
P.O. Box 12914
Norfolk, VA 23541

Sacramento Bail Bonds, INC
916 8th Street
Sacramento, CA 95934

Sears
Bankruptcy Recovery Dept.
P.O. Box 7901
Des Moines, IA 50322

Sears
c/o Portfolio Recovery
P.O. Box 12914
Norfolk, VA 23541

Sprint
6391 Sprint Parkway
Overland Park, KS 662251-6100

Sprint
c/o AFNI
P.O. Box 3427
Bloomington, IL 61702

Verizon Wireless
P.O. Box 4001
Inglewood, CA 90313-4001